

CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jeremy David and Bobbi Jo Passamonte : Bankruptcy Case No. 22-10285-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **31st** day of **August, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **July 25, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$1,875**.

1. The length of the Plan is increased to a total of **39** months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months. (A3)

2. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):
Claimant: **Rocket Mortgage** . Claim Number: **2**

3. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):
Claimant: **Ally Bank** . Claim Number: **11**

4. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and are to be paid at the modified plan interest rate, in a monthly amount determined by the Trustee, as payment in full: **Northwest Bank Cl.#4**. (B10)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority,
Revised 3/22/2022

avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

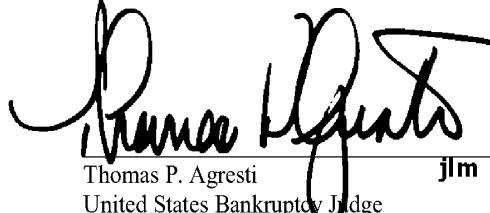
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

jl m

cc: All Parties in interest to be served by Clerk immediately

In re:
Jeremy David Passamonte
Bobbi Jo Passamonte
Debtors

Case No. 22-10285-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Aug 31, 2022

Form ID: pdf900

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy David Passamonte, Bobbi Jo Passamonte, 2044 Gunnison Road, Erie, PA 16509-5826
15494051	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 31 2022 23:46:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15507102	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 31 2022 23:46:41	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15494003	+ Email/Text: ally@ebn.phinsolutions.com	Aug 31 2022 23:50:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494004	+ Email/PDF: bncnotices@becket-lee.com	Aug 31 2022 23:46:59	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15494018	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2022 23:57:26	CWS/CW Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15494006	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 31 2022 23:46:40	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15494007	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 31 2022 23:57:25	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15494008	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 31 2022 23:46:21	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494010	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:34	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15509939	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15494011	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:38	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:27	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494013	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2022 23:50:00	Comenity Bank/Alphaeoncos, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494014	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2022 23:50:00	Comenity Bank/Carter Lumber, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

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15494015	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2022 23:50:00	Comenity Bank/GFS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494016	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2022 23:50:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494017	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 31 2022 23:57:33	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15494028	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:38	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15496419	Email/Text: mrdiscen@discover.com	Aug 31 2022 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15494019	+ Email/Text: mrdiscen@discover.com	Aug 31 2022 23:50:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15494020	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 31 2022 23:50:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
15494021	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 31 2022 23:51:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15494022	^ MEBN	Aug 31 2022 23:44:43	GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
15505014	+ Email/Text: bankruptcy@greenskycredit.com	Aug 31 2022 23:50:00	Greensky, LLC/Home Depot Loan, 1797 North East Expressway Ste. 100, Atlanta, GA 30329-2451
15494023	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 31 2022 23:51:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15494009	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 31 2022 23:46:21	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15505069	+ Email/Text: RASEBN@raslg.com	Aug 31 2022 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15494024	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 31 2022 23:51:00	KeyBank/US Bank, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15494025	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 31 2022 23:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15505013	Email/PDF: resurgentbknottifications@resurgent.com	Aug 31 2022 23:57:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494026	+ Email/Text: Documentfiling@lciinc.com	Aug 31 2022 23:50:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15494027	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 31 2022 23:50:00	Loancare, Citi Bank, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15494029	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 31 2022 23:50:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15494030	+ Email/PDF: pa_dc_claims@navient.com	Aug 31 2022 23:46:58	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15494031	+ Email/Text: angela.abreu@northwest.com	Aug 31 2022 23:50:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15494032	Email/Text: blegal@phfa.org	Aug 31 2022 23:51:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15504235	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2022 23:50:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15494005	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2022 23:50:00	BBVA, Attn: Bankruptcy, Po Box 10566,

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			Birmingham, AL 35296
15510127	Email/Text: bnc-quantum@quantum3group.com	Aug 31 2022 23:50:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
15494033	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 31 2022 23:51:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15500958	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 31 2022 23:51:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15494034	+ Email/Text: creditsupervisors@rogent.com	Aug 31 2022 23:51:00	Rogers & Hollands, Attn: Bankruptcy, Po Box 879, Matteson, IL 60443-0879
15494035	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:33	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494866	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494036	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:25	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494037	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:33	Synchrony Bank/At Home, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494039	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:25	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15494038	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:37	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494040	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:26	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494041	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:25	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494042	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:27	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494043	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:37	Synchrony Bank/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494044	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2022 23:57:37	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15494045	+ Email/Text: bncmail@w-legal.com	Aug 31 2022 23:50:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15494046	+ Email/Text: bncmail@w-legal.com	Aug 31 2022 23:50:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15494047	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2022 23:57:27	Trac/CBCD/Citicorp, Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
15494048	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 31 2022 23:51:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15494049	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Aug 31 2022 23:57:34	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15505769	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Aug 31 2022 23:57:38	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15501874	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Aug 31 2022 23:57:29	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15494050	+ Email/PDF: Bankruptcynticesauto@wellsfargo.com	Aug 31 2022 23:57:29	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

District/off: 0315-1

User: auto

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Date Rcvd: Aug 31, 2022

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Total Noticed: 64

15494052 + Email/Text: collections@widgetfinancial.com

Aug 31 2022 23:51:00

Widget Financial, 2154 E Lake Rd, Erie, PA
16511-1140

TOTAL: 62

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Bobbi Jo Passamonte dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jeremy David Passamonte dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5